

USING A LATINO LENS



TO REIMAGINE AID DESIGN AND DELIVERY



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PART OF THE REIMAGINING AID DESIGN AND DELIVERY (RADD) PROJECT

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EXECUTIVE SUMMARY

Federal financial aid is critical to student access and success in postsecondary education for many students, including most Latinos. However, three current realities are challenging the effectiveness of federal financial aid policy today: 1) the inability of federal aid to keep pace with the increase in college costs for students; 2) the growing representation of students who do not meet the characteristics of “traditional” college students; and, 3) the broad recognition that to meet national needs of a more educated citizenry and competitive workforce, federal aid policy must be redesigned.

This white paper uses a Latino lens to articulate challenges and opportunities for financial aid policy, using both public data and input by students, institutional partners, and other stakeholders. The Latino lens is not intended to exclude consideration of other groups. Instead it offers a contemporary lens to more accurately see America’s student population. It provides a fresh perspective on

financial aid policy by using the profile of this young and growing population as the baseline, rather than the footnote, to define the post-traditional student. With a Latino lens, policymakers can reimagine issues to develop more effective policies, engage diverse stakeholders, and enhance tactical responses to better serve a growing majority of students with a post-traditional profile.

GUIDING PRINCIPLES AND POLICY ISSUES FOR CONSIDERATION

- 1. Efficiency in serving “traditional” students today can limit effectiveness in serving a majority of students tomorrow.** Federal aid policy that prioritizes efficiency for traditional students enrolled in traditional institutions attending in traditional pathways is not effective in serving current and future college students. The profile of Latino students is more indicative of post-traditional students. Financial aid policy that works well for Latinos can work well for the growing majority of students.
- 2. Prioritize access for low-income students with financial aid and complement access with incentives to complete.** A postsecondary education provides public and private benefits. While responsibility for funding this education is shared, federal policy should prioritize assisting low-income students to access and complete postsecondary education with a simplified process supported by incentives for continuous enrollment and timely completion.
- 3. Effective financial aid policy requires more than funding.** Funding to pay for college does not guarantee degree completion, especially for post-traditional students. The alignment of student support services programs reinforce the federal investment in first generation and low-income students, and targets services relevant to the increasing post-traditional student profile.
- 4. Transparency of information on federal financial aid requires strategic outreach and engagement for maximum effectiveness.** Efforts to provide clear and useful information about college performance and cost, intended to help students choose the “best fit” institution, have limited benefit if the information does not reach those with the most need for information through intentional outreach and engagement of diverse communities.

USING A LATINO LENS

Our country's most precious resource is our human capital, and in today's knowledge driven economy, a college degree is critical to the success of an engaged citizenry and competitive workforce. Latinos are a significant and growing proportion of the population in the United States. These American youth are enrolled in education systems in every state of the nation. Latinos represent about 14 percent of students in postsecondary education and are the second largest racial/ethnic group enrolled in postsecondary education today. They also represent about 25 percent of students enrolled in K-12 education. While the enrollment of Latinos along the educational pipeline is significant, their educational attainment is lower than adults overall. In 2012, 21 percent of Latino adults had earned an associate degree or higher, compared to 41 percent of all adults. There is a clear opportunity for public policy to address educational attainment for Latinos.

While some believe a focus on race and ethnicity divides us as a society, *Excelencia in Education* believes acknowledging racial and ethnic trends describes our society and thus helps us understand it. The Latino lens used in this white paper is not intended to exclude other groups. Our purpose is to consider seemingly inflexible issues in financial aid with a more contemporary lens. This lens provides a fresh perspective to consider redesigning federal financial aid policy using this young and growing population as the baseline, rather than the footnote, from which to develop more effective policies, engage diverse stakeholders, and enhance active tactical responses necessary to better serve a majority of students.

Both population projections and current educational attainment levels show the nation has a great opportunity to reach its educational attainment goals with a tactical plan that intentionally includes Latinos. Policy makers and institutional leaders must reconcile the changing demographics of the population and current educational attainment levels with an unchanging national goal—increased postsecondary education for our population and

workforce—to design and deliver effective federal financial aid policy to meet this national goal.

In a world of limited resources, there are inevitable tradeoffs in aid policy. This white paper does not provide a rigorous analysis of tradeoffs (although one can be done). It offers principles for policy redesign consistent with the public mandate to serve the people of the nation today and to maximize the opportunity to serve our growing population for tomorrow.

This white paper was enriched by input from students, institutional staff and administrators, and national and community-based organizations through surveys, interviews, focus groups as well as analysis of public data. The paper synthesizes what we know about student participation in financial aid today, and the challenges students face with the current federal financial aid system to complete their education. The intent is to place the post-traditional student at the center of aid policy redesign and inform the broader discussion strategizing federal financial aid reform to achieve better outcomes for a growing majority of students.

GUIDING PRINCIPLES

Four guiding principles frame an approach to reassess current federal policies using a Latino lens to consider redesigning federal financial aid and delivery.

- 1. Efficiency in serving traditional students today can limit effectiveness in serving a majority of students tomorrow.**
- 2. Prioritize access for low-income students with financial aid and complement with incentives to complete.**
- 3. Effective financial aid policy requires more than funding.**
- 4. Transparency of information on federal financial aid requires strategic outreach and engagement for maximum effectiveness.**

SERVING A MAJORITY OF STUDENTS

Federal financial aid had two primary purposes when created: 1) to support access to postsecondary education for low-income students and, 2) to expand students' college choices by offering aid directly to students. While the increasing cost of college has substantially decreased the ability of federal aid to expand college choices for many students—the vast majority of students enroll in public institutions within states and communities where they already live—supporting access remains as an essential purpose.

Federal aid policy that prioritizes efficiency for traditional students enrolled in traditional institutions attending in traditional pathways is not effective in serving today's students and not promising for serving tomorrow's students. What if aid policy changed to serve post-traditional students rather than trying to force students to fit into a decreasingly relevant traditional profile?

Sharing broad profiles of students to guide public policy might muddle the individual profile or experience, but is a necessary tool to work at scale. Given this recognition, it is worth articulating the profile of the traditional and post-traditional student in postsecondary education to guide ideas for reimaging design and delivery of financial aid.

Traditional students have a specific profile of characteristics that no longer represent the majority. They are college-ready, enroll in a college or university full-time in the fall after graduating from high school, take classes and live on-campus, and complete a bachelor degree in four years. Their parents have been to college and they are white, non-Hispanic. If they work, it is on-campus and for less than 20 hours a week. They make college choices based on financial aid, academic programs offered, and institutional prestige.

Post-traditional students have a more diverse profile that represents a growing majority. They may not be college-ready, delay initial postsecondary enrollment while entering the workforce, enroll at a community college, often need remedial education, take courses part-time, online, and at multiple institutions, live off-campus with their parents or with their own dependents, and take more than four years to complete a degree. Many work 30 hours or more a week and are Latino or African American. They make college choices based on cost of attendance, location, and accessibility.

What if aid policy changed to serve post-traditional students rather than trying to force students to fit into a decreasingly relevant traditional profile?

If our postsecondary institutions and federal policies were serving all students well, we would not see the persistent educational attainment gaps so evident today when data are disaggregated. The profile of Latinos in education is increasingly representative of the growing majority of students—a post-traditional profile—yet the traditional student profile currently drives so much of the public policymaking. Policy can address Latino student success without pitting one group of students against another by acknowledging the strengths and needs of students with effective differentiated tactics. The resulting financial aid policy and delivery that works well for Latinos will serve other post-traditional students more effectively.

CONTEXT FOR THE LATINO AND POST-TRADITIONAL PROFILE

Public policy perceptions of Latinos are guided by a very limited profile, which, in turn, limits the consideration of opportunities to include their profile in guiding policy redesign. For example, it is commonly assumed that the majority of Latinos are immigrants, high school dropouts, and English language learners (ELL). While Latinos are more likely than other ethnic groups to fit this profile, the majority of Latinos have a different profile. In fact, the majority of Latinos in the U.S. are native-born, high school graduates, English language dominant, and greatly value higher education. Consider these national facts:

- About 90 percent of Hispanics enrolled in K-12 education today are native-born. Further, about two-thirds of Latino adults are native-born, and many families have been U.S. citizens for generations.
- More than 80 percent of Latino school-age children spoke English with no difficulty.
- Over 60 percent of Latino adults had completed high school.
- For many years, surveys from Public Agenda, Pew Hispanic Center, and voting polls by others have consistently shown Latino parents believe it was important for their children to get a college education, and Latino voters rate education among the top three most important issues to address.

Citing current national data about the Latino student profile “right-sizes” a deficit-based perspective of this young and growing population. This profile varies from state to state and school district to school district, but data show the

national profile of Latinos is more clearly reflective of the U.S. overall than often articulated. Clarifying the profile of Latinos does not imply the issues of immigration, language acquisition, and high school completion are not important or relevant policy issues. These are critical issues to address. And recognizing Latinos highly value education does not signify this value alone guarantees enrollment to completion. However, it is not accurate to characterize the majority of Latinos in education today by a deficit-based and limited profile—doing so can marginalize policy efforts to serve the population well. Policymakers seeking to improve Latino educational attainment should contextualize issues and develop strategies to accelerate Latino success with this more accurate profile in mind.

“I can receive a quality education at any college I chose, as long as I’m motivated, so why move elsewhere to enroll or pay more? ”

—Latino college student, focus group participant

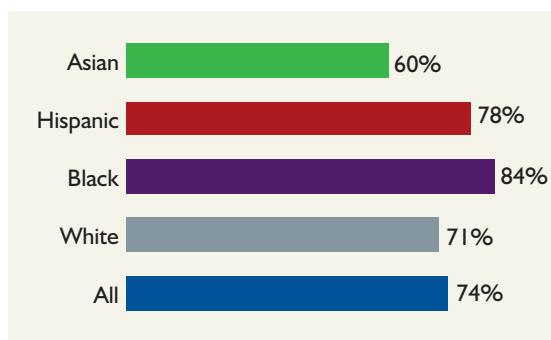


HOW POST-TRADITIONAL STUDENTS PARTICIPATE IN FEDERAL FINANCIAL AID

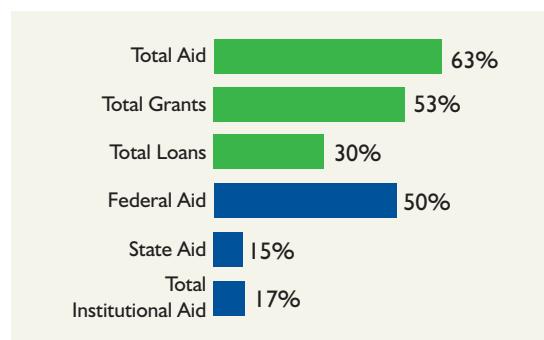
A postsecondary education provides public and private benefits. Responsibility for funding this education is primarily shared among students, states, and federal government. The two largest forms of federal aid are Pell grants and Stafford loans and this aid reflects the shared responsibility in paying for a postsecondary education.

The following provides a snapshot of student participation in financial aid from application, receipt, type and source of aid, expected family contribution and average amount of aid received to pay for postsecondary education.

Applying and receiving financial aid: Hispanic and Black undergraduates are more likely to apply for financial aid to pay for college than all undergraduates. However, they are as likely as other students to receive financial aid to pay for college (63%).



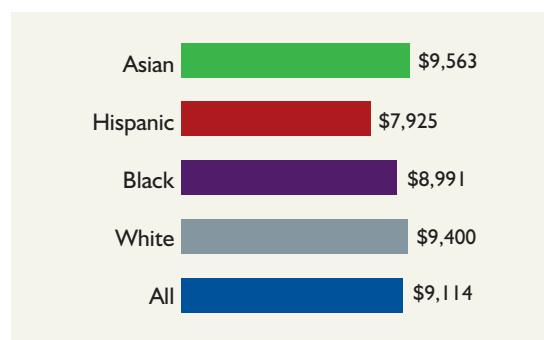
Type and source of financial aid: As with many students, the key type of aid for Latinos was in the form of grants, and the key source of financial aid was the federal government.



Expected Family Contribution (EFC): The annual EFC for undergraduates to pay for college is relatively high for low-income families. With an annual median family income around \$50,000, the current EFC calculation can result in a substantial amount of a family's annual income needed to pay for college.



Average total financial aid award: Given the lower EFC of Hispanic and Black students, one would assume they receive higher amounts of aid than other groups. However, they receive lower amounts of total financial aid than other racial/ethnic groups, on average.



[Excelencia in Education's analysis of National Center for Education Statistics, National Postsecondary Aid Survey (NPSAS: 2008)]

LINKING THE PROFILE WITH FINANCIAL AID POLICY ISSUES

The aggregated profile of Latino and post-traditional students raises opportunities to reconsider and either reinforce or redesign federal financial aid. For example, many post-traditional students are low-income. Federal policy should prioritize assisting low-income students to access and complete postsecondary education with a simplified process supported by incentives for continuous enrollment and timely completion.

Financial aid for low-income students provides a critical opportunity for residents to improve their economic future and support the economic competitiveness of their families, communities, and country. Almost 25 percent of Latino dependent undergraduates and just over 15 percent of all undergraduates had family incomes under \$40,000 (NPSAS). Given the low-income of many Hispanics and other post-traditional students in the country, it is vitally important to provide financial aid to increase the educational opportunities of those who may not be the best prepared academically, but who will see a large value-added to their skills and abilities through postsecondary education.

Providing sufficient grant aid does not have to be solely a federal policy responsibility, but leadership at the federal level is essential to align or link grant aid from multiple funding sources to ensure low-income students have access to the financial aid available to help them pay for college. Student loans represent a more clear partnership in paying for a postsecondary education. While there are federal programs to originate, subsidize and forgive loans, students have a responsibility to repay these loans.

Although Latinos and other post-traditional students are generally more loan-averse than other students, loans have become an inevitable component of financial aid to pay for college costs.

Policy considerations

Given how post-traditional students pay for their postsecondary education, the following are recommendations to consider in reimagining aid delivery and design that can benefit a growing majority of students, including Latinos.

- ✓ Make Pell grants an entitlement to guarantee financial support for low-income students. Given the current economic challenges of low-income students, the limited “buying power” of Pell grants today, and the stated national commitment to a more educated citizenry and workforce, complacency in grant aid policy is not a viable option.
- ✓ Revise the current expected family contribution calculation to determine more constructive levels of grant aid given the post-traditional student profile. Determine what level of grant aid is “sufficient” to offset a student’s opportunity cost. The analysis to reach this determination is complex, beyond the scope of this white paper, and necessary to the effective redesign of federal aid.

The following section provides a more detailed link between the characteristics of post-traditional students and the current opportunities or challenges in aid policy for consideration.



YURIDIA was a married 24-year-old student of Mexican descent. She was a first generation U.S. citizen and spoke both English and Spanish fluently. Yuridia attended a public university in South Texas full-time, lived off campus, and worked full-time. She was the main financial provider for her family because her husband had been injured. She did not graduate from high school, but earned a GED before entering college. Her parents did not have a college education, and her family income was less than \$40,000 a year.

Yuridia dropped out of school when she was 13 but got a GED at the age of 18 because she wanted to go to college. Her husband encouraged her to apply because he knew her dream of

getting a college education. She only applied to the one school in the community where she lived and worked. Yuridia was married with four kids, so choosing a college where she would have to relocate was not an option.

Yuridia had no idea that she could receive financial aid to go to college, because she had not been to high school or heard about it in college until after her first year. As soon as she found out, she filled out the federal financial aid application (FAFSA) and applied for as many public and private scholarships as she could find. She received some grants as well as loans (subsidized as well as private loans) to pay for college.

LOW-INCOME STUDENTS OFFSET COLLEGE COSTS BY WORKING WHILE ENROLLED

Most post-traditional students in postsecondary education today must work to pursue their postsecondary education. In 2010, between 35-40 percent of full-time and 70-75 percent of part-time Latino college students, ages 16 to 24 were employed. The majority of Latino students employed were working 20-34 hours per week and just over 30 percent of Latino part-time students employed were working either 35 hours or more. This is similar to today's students overall.

The opportunity cost—the forgone income—of enrolling in college is a real cost for many low-income families, regardless of race/ethnicity, and balancing responsibilities is a challenge. Therefore, a growing number of post-traditional students are balancing family and financial responsibilities with earning a postsecondary degree by revising their college choices, attendance intensity, and financing options. Given the financial constraints on families across the country coupled with the continually increasing cost to enroll and persist in postsecondary education, it is safe to assume a majority of post-traditional students will continue to be employed while enrolled.

Financial constraints limit the overall persistence and completion rates of low-income students. Research shows diminishing returns in academic progress when students work over 20 hours a week, especially in jobs unrelated to their studies. Low-income students need time to complete their coursework and benefit from opportunities to engage faculty and peers and to link academic with non-classroom experience. To counteract this risk, some institutions are employing students on their campuses, and are more rigorously implementing federal, state, and institutional work-study programs. Work-study is a valuable program for institutions and has financial support at the federal and many state levels.

For example, analyses *Excelencia in Education* conducted in partnership with institutions in South Texas showed work-study can be a tool for retention to completion. Campus-based work-study programs allow a student to work and earn income while enrolled, and provide financial support beyond tuition and fees. By keeping students on campus and providing additional opportunities to become aware of and use institutional services, institutions create possibilities for increased interaction with faculty, staff and other students. This often results in a stronger sense of belonging at the campus.

Progress in expanding student participation in work-study programs is limited in public policy because of

the relatively stagnant funding levels and constraints of the funding formula. Preliminary analysis by *Excelencia in Education* shows federal funding for campus-based financial aid programs is skewed by the funding formula to benefit the Northeast part of the country even though the largest population growth of Latino and students overall, and low-income students specifically, is in the Southwest.

Policy considerations

Given the need by many post-traditional students to work while enrolled, the following are recommendations to consider in reimagining aid design and delivery that can benefit a growing majority of students, including Latinos.

- ✓ Retain and strengthen work-study or campus employment for low-income students.
- ✓ Revisit the campus-based program funding formula for uneven funding by geography and student eligibility.
- ✓ Provide a consistent amount of aid for students sufficient to minimize off-campus employment.



FIRST-GENERATION COLLEGE-GOERS MAKE PRAGMATIC COLLEGE CHOICES

About half of all Latino undergraduates were the first in their family to enroll in postsecondary education. This is not surprising since only seven percent of Latino adults had an associate degree, and only 14 percent had a bachelor degree or higher in 2012. While Latinos are more likely to be the first in their family to enroll in college than other racial/ethnic groups, this is not unique to Latinos. Given only 41 percent of all adults in the U.S. have an associate degree or higher, the children from the majority of adults in the country are potential first-generation college-goers. This group characteristic highlights a critical opportunity in public policy to design and deliver financial aid that increases the access and success of first-generation college-goers.

Conventional wisdom is that students prioritize financial aid, institutional prestige, and academic programs as critical factors influencing their college choice. However, many Latino students prioritized

college costs, proximity to where they lived, and an accessible campus as decisive factors in their college choice. In fact, increasingly Latino students and others are choosing their institution based on the “sticker price” of tuition and related costs without significantly factoring in financial aid. They also appear to be increasingly adapting to rising college costs by choosing to enroll at less expensive institutions, enroll part-time, occasionally stop out, and work while enrolled.

These post-traditional students are making their own “tradeoffs” of family responsibility and degree completion goal. For example, about half of Hispanic undergraduates are enrolled in two-year institutions, compared to about 35-40 percent of other racial/ethnic groups, but as costs to attend college increases, expanded enrollment in more affordable community colleges is expected to grow.



CAROLINA immigrated to the U.S. at the age of 10 with her mother and younger brother, and attended a private high school on a need-based scholarship, graduating with a 4.0 GPA. She was 21, single, bilingual, and lived with her family. Carolina enrolled full-time at a community college, commuted to school, and worked part-time. Her mother had some college education (although not a degree) and their family income was between \$40,000 and \$60,000 a year.

Carolina saw the following options to pay for college: take on a \$10,000 debt each year to go to a university or go to the local community college as part of an honors program. She chose to go to the community college because it offered her more financial aid and exposure to a strong academic program and activities with a cohort of students. She planned to transfer to a university. While the university did not offer as much financial aid as when she was at the community college, she still thought the costs were worth it. She saved “tons of money” going to community college that she could then spend to attend the institution she transferred to. She did not have any loans (only scholarships and grants), but expected to take out a loan for her junior year at the university and hoped it would be through the school and not a private loan because she knew that interest rates were “crazy” high.

TARGETED AND APPROPRIATE FINANCIAL AID INFORMATION CAN IMPROVE COLLEGE CHOICES

College choices are both influenced and constrained by educational expectations, knowledge of options, financial resources available, and the quality of academic preparation in high school. Studies have shown that Latinos are more likely than other racial/ethnic groups to value higher education, but have lower educational aspirations than other groups. It is hard to refute that strategic outreach and engagement could improve the actualization of college aspirations. Those who know the system know there are resources and support structures available, even if in disparate locations and systems.

Latino students and parents have limited knowledge about their financial aid options. For example, many did not consider student loans to be financial aid (since they had to pay it back), and they did not know how to navigate the financial aid process without assertive institutional guidance. Today's information assumes a depth of knowledge about the system of postsecondary educational options and costs that is out of sync with the data. Too often, policymakers assume the "kitchen table" conversation of postsecondary education options routinely takes place. However, many post-traditional students do not have perfect information to inform their college choices.

There have been recent efforts by the federal government to increase the amount and transparency of information to select and pay for college. This includes the net price calculator and the "shopping sheet." The information found on these forms is useful, but one must consider how those tools disseminated and who uses them to make their college choices. Without intentional outreach and engagement of diverse communities that reaches those with the most need for information, these tools will not meet their intended purpose.

Deployment of what is known about effective outreach and culturally competent strategies should be the norm rather than the exception when providing access for federal financial aid. While many students resort to the internet to find information about college options, the volume, quality, and ease of location for this information is often disjointed and complex. Other students rely on the information and experiences of other students and community members, and this can also lead to gathering dated, incorrect, or misleading information as often as accurate and useful information.

Often post-traditional students have to navigate a complex aid system without their parents, and while counselors of trust are invaluable for post-traditional students, without strategic outreach and engagement, post-traditional students may not be aware of this resource option.

The figure on the next page provides an example of simple information about college-going, attendance intensity, and associated costs to inform students in a user-friendly way of their options developed by the University of Texas-Brownsville and Texas Southmost College. It mimics an individual education plan and makes clear the tradeoffs for students. While the information is useful to all students, using names common to Latinos shows targeted effort without excluding other students.

Finding and receiving sufficient financial aid to pay for college is a complex and cumbersome process. Providing potential and current students with a guarantee of their eligibility for financial support has been effective for enrolling and retaining low-income students at institutions and has the potential to be effective at a larger scale. These scholarships serve as a powerful outreach and retention tool to support low-income students by providing a clear message of commitment to access and affordability.

Policy considerations

Given many post-traditional students are the first in their family to enroll in postsecondary education, the following are recommendations to consider in reimaging aid design and delivery that can benefit a growing majority of students, including Latinos.

- ✓ Guarantee consistent need-based aid for qualified students and communicate this regularly through an outreach and engagement strategy aimed at post-traditional students.
- ✓ Simplify and align the financial aid process for current and prospective students by incentivizing integration of outreach activities, program information, and student services within an institution and among institutions through collaboration (such as joint application processes).
- ✓ Implement transparency through outreach in social media and nontraditional outlets by partnering with organizations who are already aware and able to serve post-traditional students.



THE BENEFITS OF GRADUATING IN 4 YEARS VS. 5 YEARS VS. 6 YEARS

BEATRIZ
graduated in 4 years
Time to degree (graduation)
30 credits earned per year $30 \times 4 \text{ years} = 8 \text{ semesters}$
Total of tuition, fees
\$24,612
Books and supplies
\$5,032
Transportation at (\$1,886 per year)
\$7,544
Personal and miscellaneous (\$1,886 per year)
\$7,544
Average cost of housing
\$26,408

CHRISTIAN
graduated in 5 years
Time to degree (graduation)
24 credits earned per year $24 \times 5 \text{ years} = 10 \text{ semesters}$
Total of tuition, fees
\$25,581
Books and supplies
\$6,290
Transportation at (\$1,886 per year)
\$9,430
Personal and miscellaneous (\$1,886 per year)
\$9,430
Average cost of housing
\$33,010

MARIA
graduated in 6 years
Time to degree (graduation)
20 credits earned per year $20 \times 6 \text{ years} = 12 \text{ semesters}$
Total of tuition, fees
\$26,084
Books and supplies
\$7,548
Transportation at (\$1,886 per year)
\$11,316
Personal and miscellaneous (\$1,886 per year)
\$11,316
Average cost of housing
\$39,612

(<http://www.utb.edu/sa/studentsuccess/gc/Pages/TheBenefitsofGraduating.aspx>)



STUDENTS ARE ENROLLING IN LESS TRADITIONAL PATTERNS

Postsecondary enrollment has increased rapidly over the last 40 years and the trends in the institution types selected, attendance intensity, have also evolved. This generally delays the time to completion beyond the traditional expectation. Consider the following:

- Just over 50 percent of Latino students were enrolled in two-year institutions and while slightly lower, the representation of other post-traditional students is growing. (Hussar et al, 2011).
- More than 35 percent of students today were enrolled in college part-time. This included just over 50 percent of Latino students, 40 percent of black students, and 37 percent of both white and Asian/Pacific Islander students (Hussar et al, 2011).
- Participation in online education courses is increasing. About 25 percent of Hispanic undergraduates had taken a distance education course and all projections show this form of education will increase.
- More students are becoming academically prepared. Between 60-70 percent of high school graduates had taken the minimum recommended coursework for college. However, over 30 percent of students took remedial courses as undergraduates. In 2008, 43 percent of Latino first-year undergraduates had taken a remedial course, compared to 31 percent of white, 45 percent of black, 38 percent of Asian, and 40 percent of Pacific Islanders (NPSAS).

Graduation rates are much more representative of traditional students' pathway through college. Therefore this metric is less useful in defining or tracking the timely completion of post-traditional students, and is not a meaningful criterion to determine financial aid for this growing population of students.

Policy issues to consider

- ✓ Design loans that convert to grants for low-income students who complete in a timely manner. Making expectations for college completion clear to students from the outset and offering incentives for timely completion can be a powerful motivator for students without penalizing them if they do not follow a more traditional timetable for completion.
- ✓ Restore summer awarding of Pell grants to support and encourage persistence and timely graduation of post-traditional students.
- ✓ Allow the use of federal financial aid for approved remedial education sequences that have proven success in effectively preparing students for college-level work in a timely manner.
- ✓ Encourage development of Individual Education and Funding Plans for students to prepare when they enroll in college so that their expectations and costs for completion are clear.



STEVEN was a single 25-year-old male of Mexican descent in South Texas. He was a second-generation U.S. citizen, English was his primary language, and he worked part-time. Steve attended a public university, lived off-campus, and was a “returning” student (re-enrolled after he had stopped taking classes for a while). His family’s annual income was less than \$40,000 a year, and his parents each had a bachelor’s degree.

His brother went to a selective university and amassed huge debts because his parents could not help pay for college. Given that example, Steve decided he would join the military to help pay for his college education. He had a very specific three-year plan to complete his education with funds earned through the GI Bill, private scholarships, money he earned as a substitute teacher and work-study, and a small amount in loans. Despite his aversion to borrowing, he thought the loans were worthwhile because they allowed him to complete his degree more quickly and offset the cost of an additional fourth year in college.

STUDENTS NEED ASSISTANCE BEYOND FUNDING

Funding to pay for college does not guarantee degree completion. Federal student support services programs strengthen the financial investment in first generation and low-income students and are valuable components of federal financial aid policy. While supporting access remains essential for federal policy, for the post-traditional student, access is not sufficient to guarantee completion. Too often we think getting students in to college is the biggest challenge.

There is a Spanish saying reminiscent of this access only approach to postsecondary education: “Vayan con Dios,” meaning, “Go with God” or more loosely explained, it may take divine intervention to facilitate your journey.

Both the funders of postsecondary education and the students they support want a guarantee of college completion. For financial aid providers, this results in identifying metrics of progress and completion that yield a positive return of investment. In the same vein, students want certainty and guarantee that if they can access postsecondary education, they will get aid to make progress towards completion. There are common goals—degree completion—and yet varying incentives and punishments for completion. How can public policy reconcile this?

Student support services are too often overlooked but critical to the prep, access, and retention of post-traditional students to completion. Unfortunately, too few students get access to these programs. The six TRIO programs and GEAR Up are federal financial aid programs rarely considered as part of a cohesive policy strategy

along with funding aid, and their allocation is not explicitly tied to the financial aid students receive.

These authorized programs recognize the importance of incentivizing student support services for 1st generation and low-income students. The data are clear that many thousands of students have been served from these programs since they were first authorized in the Higher Education Act, and the many testimonials and student stories reinforce the value of support services. However, these support programs have been increasingly challenged in public policy to quantify the impact of their intervention.

Policy considerations

The following are recommendations to consider in reimagining aid design and delivery that can benefit all students, including Latinos.

- ✓ Require completion of FAFSA with a college application. Given the complexity of the FAFSA and limited awareness of financial aid options, too many students are not receiving the financial aid they are eligible to receive because they do not apply.
- ✓ Allow students the option to complete their FAFSA as part of their income tax submission and promote this option.
- ✓ Establish a structure to reinforce alignment of federal financial aid and student support programs.
- ✓ Expand support for TRIO and GEAR UP programs so more eligible post-traditional students are served.



MYNOR was a single 23-year-old male born in Guatemala. He enrolled at a private university in Texas, worked part-time, and lived off-campus. His parents' highest educational attainment was a high school education or less (no college education) and their family income was less than \$40,000 a year.

Mynor wanted to stay close to home. He applied to other colleges for an ego boost, but he planned all along to stay close to home. Mynor played soccer in high school and wanted to continue playing, so when a nearby college offered support and a spot on the team, he chose that institution. Upon reflection, he sort of regretted staying so close to his family. He had other options and with financial aid could have gone elsewhere and been exposed to even

more opportunities. Mynor's parents were not involved in the college selection process, but were supportive of his college goals. His parents expected he would do the work to choose a college and get in, and he felt that was one less thing for them to worry about.

Mynor had enrolled in the AVID program (college prep), where he learned about colleges. He also did campus tours and received help with the college application process. Further, he became best friends with his high school counselor by continually pressing for information. When it came to deciding on a major of study, Mynor looked into disciplines that would get him money. He knew someone with a degree in philosophy that was unemployed and he did not want that for himself, so he decided to study business.

SUMMARY

As discussions continue on redesigning federal financial aid for the students of today and tomorrow, we should not forget who these students are. These post-traditional students have strengths and needs not sufficiently addressed in federal financial aid policy today. Now is the time to prepare the policy infrastructure to support their individual success and their collective potential for contributing to our society.

The paper uses a Latino lens to reinforce the need to consider the strengths and needs of today's students as well as the impact of who is being served by federal financial aid for broader reform to meet national college completion goals.

Profiles of today's students tell us a lot about the needs, determination, and ultimate successes of Latino and other post-traditional students in higher education. By disaggregating the

characteristics of post-traditional students, financial aid policy can be targeted to suit contemporary realities.

Given the speed of change, the growth of the Latino community and need for American skilled human capital, now more than ever federal financial aid policy recommendations must be in focus by using a Latino lens to reimagine the design and delivery of financial aid for post-traditional students.

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